

B 25C (Official Form 25C) (12/08)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Dianna Guadagnino,
Debtor

Case No. 17-12951

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: September 30, 2017

Date filed: 12/21/2017

Line of Business: Rental Income

NAISC Code: 531110

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Dianna Guadagnino

Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

B 25C (Official Form 25C) (12/08)

- | | | |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
---	--------------------------	-------------------------------------

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL INCOME \$ 17,078.59

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month	\$ <u>4,975.04</u>
--------------------------------	--------------------

Cash on Hand at End of Month	\$ <u>15,414.94</u>
------------------------------	---------------------

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU	TOTAL \$ <u>15,414.94</u>
--	----------------------------------

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL EXPENSES \$ 6,638.69

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B)	\$ <u>17,078.59</u>
---	---------------------

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C)	\$ <u>6,638.69</u>
---	--------------------

(Subtract Line C from Line B)	CASH PROFIT FOR THE MONTH \$ <u>10,439.90</u>
-------------------------------	--

B 25C (Official Form 25C) (12/08)

UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 0.00

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 1,275.00

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?	<u>0</u>
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?	<u>0</u>

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ <u>0.00</u>
--	----------------

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ <u>9,000.00</u>
--	--------------------

NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ <u>0.00</u>
--	----------------

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ <u>0.00</u>
--	----------------

B 25C (Official Form 25C) (12/08)

PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 12,750.00	\$ 17,078.59	\$ 4,328.59
EXPENSES	\$ 12,500.00	\$ 6,638.69	\$ 5,861.31
CASH PROFIT	\$ 250.00	\$ 10,439.90	\$ 10,189.90

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 9,000.00
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 8,500.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 500.00

ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

Dianna Guadagnino September 1 - 30, 2017

INCOME DETAIL

September 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMC
Ordinary Income/Expenses						
Income						
Sales						
09/01/2017	Deposit			DEPOSIT Garage Eli	CHAPTER 11 CHECKING (0334)	67
09/01/2017	Deposit			DEPOSIT 252 Suydam Yolanda	CHAPTER 11 CHECKING (0334)	80
09/01/2017	Deposit		Rent - Jayne	DEPOSIT	CHAPTER 11 CHECKING (0334)	1,87
09/05/2017	Deposit			DEPOSIT Garage Richard	CHAPTER 11 CHECKING (0334)	40
09/05/2017	Deposit			DEPOSIT Garage James	CHAPTER 11 CHECKING (0334)	20
09/05/2017	Deposit			DEPOSIT 252 Suydam Amara Faulkner	CHAPTER 11 CHECKING (0334)	1,27
09/06/2017	Deposit		Rent - Ramsey	DEPOSIT	CHAPTER 11 CHECKING (0334)	2,22
09/08/2017	Deposit			DEPOSIT 287 Communipaw Andreas	CHAPTER 11 CHECKING (0334)	1,00
09/08/2017	Deposit			DEPOSIT Garage Koby	CHAPTER 11 CHECKING (0334)	50
09/08/2017	Deposit			DEPOSIT Garage Dan R	CHAPTER 11 CHECKING (0334)	60
09/15/2017	Deposit		Acumen	ACUMEN FISCAL AG EDI PYMNTS	CHAPTER 11 CHECKING (0334)	1,68
09/18/2017	Deposit		Rent - Andreas	DEPOSIT - 287 Communipaw Ave ATM CHECK DEPOSITW04B962 125 18TH STREET JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	90
09/26/2017	Deposit		Rent - Druva	DEPOSIT	CHAPTER 11 CHECKING (0334)	2,80
Total for Sales						\$14,93
Uncategorized Income						
09/07/2017	Deposit		Refund	DEPOSIT Refund of Court Fees	CHAPTER 11 CHECKING (0334)	2,08
09/08/2017	Deposit			DEPOSIT Refund	CHAPTER 11 CHECKING (0334)	2
Total for Uncategorized Income						\$2,10
Total for Income						\$17,03
Net Income						\$17,03

Note

Dianna Guadagnino September 1 - September 30, 2017

TRANSACTION DETAIL BY ACCOUNT

September 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AI
09/01/2017	Expense		Office Supply	VISA DDA PUR490641 DRI KASPERSKY LAB 952 9084089 * MN	CHAPTER 11 CHECKING (0334)	
09/01/2017	Expense		Target	DDA PURCHASE *583231886076 TARGET T 100 14TH ST JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/01/2017	Expense		Supermarket	DDA PURCHASE *5832319176 99 RANCH MARKET 420 GRAN JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/05/2017	Expense		Supermarket	VISA DDA PUR443565 BUON APPETITO CATERING BAYONNE * NJ	CHAPTER 11 CHECKING (0334)	
09/05/2017	Expense		Quickbooks	VISA DDA PUR469216 INTUIT QB ONLINE 800 286 6800 * CA	CHAPTER 11 CHECKING (0334)	
09/05/2017	Expense		Doctor	DDA PURCHASE *583200A27836 LENSCRAFTERS 0460 JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/05/2017	Expense		Post Office	VISA DDA PUR444500 USPS PO 3367350963 PLUCKEMIN * NJ	CHAPTER 11 CHECKING (0334)	
09/05/2017	Expense		Gas Station	VISA DDA PUR442733 QUICK CHEK CORPORATION BAYONNE * NJ	CHAPTER 11 CHECKING (0334)	
09/05/2017	Expense		Parking	DDA PURCHASE *5832478930 NEWPORT CENTRE JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/05/2017	Expense		Parking	VISA DDA PUR427539 NEWPORT CENTRE W GARAGE JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/05/2017	Expense		Office Supply	VISA DDA PUR478930 BROOKSTONE 92 201 6101237 * NJ	CHAPTER 11 CHECKING (0334)	
09/06/2017	Expense		Doctor	VISA DDA PUR455930 VILLAGE OPTICS PLUCKEMIN * NJ	CHAPTER 11 CHECKING (0334)	
09/06/2017	Expense		Salon	VISA DDA PUR463269 HAND AND STONE MASSAGE A BEDMINSTER * NJ	CHAPTER 11 CHECKING (0334)	
09/07/2017	Expense		Restaurant	VISA DDA PUR473309 LA ISLA RESTAURANT HOBOKEN * NJ	CHAPTER 11 CHECKING (0334)	
09/08/2017	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	
09/08/2017	Expense		Gas Station	VISA DDA PUR423168 SUNOCO 0267630200 PEAPACK * NJ	CHAPTER 11 CHECKING (0334)	
09/08/2017	Expense		Dentist	VISA DDA PUR449215 SQ EASTERN INTERNA JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/08/2017	Expense		Gas Station	VISA DDA PUR469216 PARKMOBILE 770 818 9036 * NJ	CHAPTER 11 CHECKING (0334)	
09/08/2017	Expense		Restaurant	VISA DDA PUR401339 CARLOS BAKERY HOBOKEN HOBOKEN * NJ	CHAPTER 11 CHECKING (0334)	
09/08/2017	Expense		Take out restaurant	VISA DDA PUR442733 MCDONALD S F18759 JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/08/2017	Expense		Take out restaurant	VISA DDA PUR442733 MCDONALD S F18759 JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/08/2017	Expense		Ticket	VISA DDA PUR472193 POLEPOSITIONRACEWAY NY 201 3337223 * NJ	CHAPTER 11 CHECKING (0334)	
09/11/2017	Expense		Supermarket	DDA PURCHASE *58320001 SHOPRITE METRO PLZA S1 JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/11/2017	Expense		Ticket	VISA DDA PUR412105 THE FRANCHISE		

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AI
09/11/2017	Expense		Dentist	201 6101237 * NJ VISA DDA PUR449215 SQ EASTERN INTERNA JERSEY CITY * NJ	CHECKING (0334) CHAPTER 11 CHECKING (0334)	
09/12/2017	Expense		Take out restaurant	VISA DDA PUR418616 BURGER KING 1240 LITTLE FALLS * NJ	CHAPTER 11 CHECKING (0334)	
09/12/2017	Expense		Transunion	VISA DDA PUR469216 TU TRANSUNION 800 493 3292 * CA	CHAPTER 11 CHECKING (0334)	
09/13/2017	Expense		Ticket	VISA DDA PUR476197 NEW YORK METS ONLINE 718 507 6387 * NY	CHAPTER 11 CHECKING (0334)	
09/13/2017	Expense		Ticket	DDA PURCHASE *583200001614 PHANTOM OF BROADWAY 5 NEW YORK * NY	CHAPTER 11 CHECKING (0334)	
09/13/2017	Expense		Gas Station	VISA DDA PUR416405 EXXONMOBIL 47968920 LITTLE FALLS * NJ	CHAPTER 11 CHECKING (0334)	
09/13/2017	Expense		Restaurant	VISA DDA PUR443106 PHANTOM NY MERCHANDISE CENTURY CITY * CA	CHAPTER 11 CHECKING (0334)	
09/13/2017	Expense		Verizon Wireless	VERIZON WIRELESS PAYMENTS	CHAPTER 11 CHECKING (0334)	
09/14/2017	Expense		Office Supply	VISA DDA PUR469216 STARZ ENTERTAINMENT 855 247 9175 * CO	CHAPTER 11 CHECKING (0334)	
09/14/2017	Expense		Target	DDA PURCHASE *583231886112 TARGET T 100 14TH ST JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/14/2017	Expense		Uber	VISA DDA PUR469216 UBER TECHNOLOGIES INC 866 576 1039 * CA	CHAPTER 11 CHECKING (0334)	
09/14/2017	Expense		Target	DDA PURCH W/CB *583231886157 TARGET T 100 14TH ST JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/18/2017	Expense		Food	VISA DDA PUR463269 LIBERTY SCIENCE CENTER JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/18/2017	Expense		Take out restaurant	VISA DDA PUR401339 POPEYES JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/18/2017	Expense		Movies	VISA DDA PUR444500 HUDSON MALL THEATERS JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/18/2017	Expense		Auto	VISA DDA PUR460316 COMMUNIPAW AUTO REPAIR JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/18/2017	Expense		Cable	VISA DDA PUR469216 DTV DIRECTV SERVICE 800 347 3288 * CA	CHAPTER 11 CHECKING (0334)	
09/18/2017	Expense		Restaurant	VISA DDA PUR434285 RUSTIQUE PIZZA JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/18/2017	Expense		Restaurant	DDA WITHDRAW *5832CR020188 164 NEWARK AVE JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/18/2017	Expense		Target	DDA PURCHASE *583231886078 TARGET T 100 14TH ST JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	
09/19/2017	Expense		Uber	VISA DDA PUR449215 UBER US SEP18 HTSH6 HELP UBER COM * CA	CHAPTER 11 CHECKING (0334)	
09/19/2017	Expense		Reimbursement	CHECK #130 Kevin Singh - 104 Lafayette	CHAPTER 11 CHECKING (0334)	1.
09/20/2017	Expense		Delta	VISA DDA PUR471705 DELTA AIR BAGGAGE FEE NEWARK * NJ	CHAPTER 11 CHECKING (0334)	
09/20/2017	Expense		Delta	VISA DDA PUR471705 DELTA AIR BAGGAGE FEE NEWARK * NJ	CHAPTER 11 CHECKING (0334)	
09/20/2017	Expense		Delta	VISA DDA PUR471705 DELTA AIR BAGGAGE FEE NEWARK * NJ	CHAPTER 11 CHECKING (0334)	
09/20/2017	Expense		Delta	VISA DDA PUR429910 DELTA 17 PARAMUS * NJ	CHAPTER 11 CHECKING (0334)	
09/20/2017	Expense		Restaurant	VISA DDA PUR442629 PANDA HOUSE	CHAPTER 11	

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AI
09/21/2017	Expense		Delta	VISA DDA PUR471705 DELTA AIR 006019242648 ATLANTA * GA	CHECKING (0334) CHAPTER 11 CHECKING (0334)	
09/22/2017	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	
09/27/2017	Expense		Gym	VISA DDA PUR490641 ICP BADLANDS GYMNASTICS 763 7428789 * ND	CHAPTER 11 CHECKING (0334)	
09/29/2017	Expense		Restaurant	VISA DDA PUR469216 SQ PIZZA PIE ON THE FLY WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
09/29/2017	Expense		Take out restaurant	VISA DDA PUR469216 SQ COMMON GROUNDS MAIN WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	

Guadagnino, Dianna

[illegible]



Bank

America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ
287 COMMUNIPAW AVE
JERSEY CITY NJ 07304

Page: 1 of 7
Statement Period: Sep 01 2017-Sep 30 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

Chapter 11 Checking

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Account # 434-0580334

ACCOUNT SUMMARY

Beginning Balance	4,975.04	Average Collected Balance	12,330.58
Deposits	14,453.50	Interest Earned This Period	0.00
Electronic Deposits	2,625.09	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	1,250.00	Days in Period	30
Electronic Payments	5,388.69		
Ending Balance	15,414.94		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/01	DEPOSIT	1,875.00
09/01	DEPOSIT	1,475.00
09/05	DEPOSIT	1,875.00
09/06	DEPOSIT	2,225.00
09/07	DEPOSIT	2,081.00
09/08	DEPOSIT	2,122.50
09/26	DEPOSIT	2,800.00
	Subtotal:	14,453.50

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/14	DEBIT CARD CREDIT, *****04017405832, AUT 091417 VISA DDA REF NEWPORT CENTRE JERSEY CITY * NJ	42.74
09/15	ACH DEPOSIT, ACUMEN FISCAL AG EDI PYMNTS ND****D59535927	1,682.35
09/18	ATM CHECK DEPOSIT, *****04017405832 AUT 091617 ATM CHECK DEPOSIT 125 18TH STREET JERSEY CITY * NJ	900.00
	Subtotal:	2,625.09

Checks Paid

DATE	SERIAL NO.	AMOUNT
09/19	130	1,250.00
	Subtotal:	1,250.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

2 of 7

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	15,414.94
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

②	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		②

④	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		④

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 3 of 7
Statement Period: Sep 01 2017-Sep 30 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
09/01	DEBIT POS, *****04017405832, AUT 083117 DDA PURCHASE TARGET T 100 14TH ST JERSEY CITY * NJ	120.43
09/01	DEBIT CARD PURCHASE, *****04017405832, AUT 083017 VISA DDA PUR DRI KASPERSKY LAB 952 9084089 * MN	96.18
09/01	DEBIT POS, *****04017405832, AUT 083117 DDA PURCHASE 99 RANCH MARKET 420 GRAN JERSEY CITY * NJ	17.99
09/05	DEBIT POS, *****04017405832, AUT 090217 DDA PURCHASE LENSCRAFTERS 0460 JERSEY CITY * NJ	218.02
09/05	DEBIT CARD PURCHASE, *****04017405832, AUT 090217 VISA DDA PUR BUON APPETITO CATERING BAYONNE * NJ	47.88
09/05	DEBIT CARD PURCHASE, *****04017405832, AUT 090217 VISA DDA PUR BROOKSTONE 92 201 6101237 * NJ	42.74
09/05	DEBIT CARD PURCHASE, *****04017405832, AUT 090217 VISA DDA PUR QUICK CHEK CORPORATION BAYONNE * NJ	35.22
09/05	DEBIT CARD PAYMENT, *****04017405832, AUT 090217 VISA DDA PUR INTUIT QB ONLINE 800 286 6800 * CA	24.00
09/05	DEBIT POS, *****04017405832, AUT 090217 DDA PURCHASE NEWPORT CENTRE JERSEY CITY * NJ	14.89
09/05	DEBIT CARD PURCHASE, *****04017405832, AUT 090217 VISA DDA PUR USPS PO 3367350963 PLUCKEMIN * NJ	13.10
09/05	DEBIT CARD PURCHASE, *****04017405832, AUT 090217 VISA DDA PUR NEWPORT CENTRE W GARAGE JERSEY CITY * NJ	2.50
09/06	DEBIT CARD PURCHASE, *****04017405832, AUT 090517 VISA DDA PUR VILLAGE OPTICS PLUCKEMIN * NJ	155.00
09/06	DEBIT CARD PURCHASE, *****04017405832, AUT 090517 VISA DDA PUR HAND AND STONE MASSAGE A BEDMINSTER * NJ	81.93
09/07	DEBIT CARD PURCHASE, *****04017405832, AUT 090617 VISA DDA PUR LA ISLA RESTAURANT HOBOKEN * NJ	108.40
09/08	DEBIT CARD PURCHASE, *****04017405832, AUT 090717 VISA DDA PUR SQ EASTERN INTERNA JERSEY CITY * NJ	312.25
09/08	DEBIT CARD PURCHASE, *****04017405832, AUT 090617 VISA DDA PUR POLEPOSITIONRACEWAY NY 201 3337223 * NJ	136.00
09/08	DEBIT CARD PURCHASE, *****04017405832, AUT 090617 VISA DDA PUR CARLOS BAKERY HOBOKEN HOBOKEN * NJ	30.30
09/08	DEBIT CARD PURCHASE, *****04017405832, AUT 090617 VISA DDA PUR SUNOCO 0267630200 PEAPACK * NJ	28.55
09/08	DEBIT CARD PURCHASE, *****04017405832, AUT 090717 VISA DDA PUR MCDONALD S F18759 JERSEY CITY * NJ	26.03
09/08	DEBIT CARD PURCHASE, *****04017405832, AUT 090717 VISA DDA PUR MCDONALD S F18759 JERSEY CITY * NJ	8.53
09/08	DEBIT CARD PURCHASE, *****04017405832, AUT 090717 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	2.99
09/08	DEBIT CARD PURCHASE, *****04017405832, AUT 090617 VISA DDA PUR PARKMOBILE 770 818 9036 * NJ	2.35

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 4 of 7
Statement Period: Sep 01 2017-Sep 30 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/11	DEBIT CARD PURCHASE, *****04017405832, AUT 090817 VISA DDA PUR TELECHARGE SVCE 800 543 4835 * NY	516.00
09/11	DEBIT CARD PURCHASE, *****04017405832, AUT 090817 VISA DDA PUR SQ EASTERN INTERNA JERSEY CITY * NJ	445.00
09/11	DEBIT CARD PURCHASE, *****04017405832, AUT 090917 VISA DDA PUR LIBERTY SCIENCE CENTER JERSEY CITY * NJ	175.00
09/11	DEBIT POS, *****04017405832, AUT 090817 DDA PURCHASE SHOPRITE METRO PLZA S1 JERSEY CITY * NJ	165.31
09/11	DEBIT CARD PURCHASE, *****04017405832, AUT 091017 VISA DDA PUR PRINCESS NAILS SALON BLOOMINGDALE * NJ	114.00
09/11	DEBIT CARD PURCHASE, *****04017405832, AUT 090717 VISA DDA PUR NEW THANH HOAI JERSEY CITY * NJ	72.25
09/11	DEBIT CARD PURCHASE, *****04017405832, AUT 090717 VISA DDA PUR BROOKSTONE 92 201 6101237 * NJ	53.17
09/12	DEBIT CARD PURCHASE, *****04017405832, AUT 091117 VISA DDA PUR BURGER KING 1240 LITTLE FALLS * NJ	22.61
09/12	DEBIT CARD PAYMENT, *****04017405832, AUT 091117 VISA DDA PUR TU TRANSUNION 800 493 3292 * CA	19.95
09/13	ACH DEBIT, VERIZON WIRELESS PAYMENTS *****14696200001	199.93
09/13	DEBIT CARD PURCHASE, *****04017405832, AUT 091117 VISA DDA PUR NEW YORK METS ONLINE 718 507 6387 * NY	125.00
09/13	DEBIT POS, *****04017405832, AUT 091217 DDA PURCHASE PHANTOM OF BROADWAY 5 NEW YORK * NY	63.03
09/13	DEBIT CARD PURCHASE, *****04017405832, AUT 091117 VISA DDA PUR EXXONMOBIL 47968920 LITTLE FALLS * NJ	41.01
09/13	DEBIT CARD PURCHASE, *****04017405832, AUT 091217 VISA DDA PUR PHANTOM NY MERCHANDISE CENTURY CITY * CA	15.00
09/14	DEBIT CARD PURCHASE, *****04017405832, AUT 091317 VISA DDA PUR UBER TECHNOLOGIES INC 866 576 1039 * CA	46.38
09/14	DEBIT POS, *****04017405832, AUT 091417 DDA PURCH W/CB TARGET T 100 14TH ST JERSEY CITY * NJ	40.19
09/14	DEBIT POS, *****04017405832, AUT 091417 DDA PURCHASE TARGET T 100 14TH ST JERSEY CITY * NJ	32.57
09/14	DEBIT CARD PAYMENT, *****04017405832, AUT 091217 VISA DDA PUR STARZ ENTERTAINMENT 855 247 9175 * CO	8.99
09/18	DEBIT CARD PURCHASE, *****04017405832, AUT 091517 VISA DDA PUR COMMUNIPAW AUTO REPAIR JERSEY CITY * NJ	133.75
09/18	DEBIT CARD PURCHASE, *****04017405832, AUT 091617 VISA DDA PUR DTV DIRECTV SERVICE 800 347 3288 * CA	120.00
09/18	NONTD ATM DEBIT, *****04017405832, AUT 091617 DDA WITHDRAW 164 NEWARK AVE JERSEY CITY * NJ	102.00
09/18	DEBIT POS, *****04017405832, AUT 091617 DDA PURCHASE TARGET T 100 14TH ST JERSEY CITY * NJ	80.36

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 5 of 7
Statement Period: Sep 01 2017-Sep 30 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/18	DEBIT CARD PURCHASE, *****04017405832, AUT 091417 VISA DDA PUR RUSTIQUE PIZZA JERSEY CITY * NJ	65.50
09/18	DEBIT CARD PURCHASE, *****04017405832, AUT 091517 VISA DDA PUR HUDSON MALL THEATERS JERSEY CITY * NJ	54.84
09/18	DEBIT CARD PURCHASE, *****04017405832, AUT 091517 VISA DDA PUR POPEYES JERSEY CITY * NJ	35.89
09/18	DEBIT CARD PURCHASE, *****04017405832, AUT 091617 VISA DDA PUR LIBERTY SCIENCE CENTER JERSEY CITY * NJ	12.50
09/19	DEBIT CARD PURCHASE, *****04017405832, AUT 091817 VISA DDA PUR UBER US SEP18 HTSH6 HELP UBER COM * CA	30.84
09/20	DEBIT POS, *****04017405832, AUT 091917 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	280.04
09/20	DEBIT CARD PAYMENT, *****04017405832, AUT 091917 VISA DDA PUR GEICO AUTO 800 841 3000 * DC	178.74
09/20	DEBIT CARD PURCHASE, *****04017405832, AUT 091817 VISA DDA PUR PANDA HOUSE I JERSEY CITY * NJ	32.58
09/20	DEBIT CARD PURCHASE, *****04017405832, AUT 091817 VISA DDA PUR DELTA AIR BAGGAGE FEE NEWARK * NJ	25.00
09/20	DEBIT CARD PURCHASE, *****04017405832, AUT 091817 VISA DDA PUR DELTA AIR BAGGAGE FEE NEWARK * NJ	25.00
09/20	DEBIT CARD PURCHASE, *****04017405832, AUT 091817 VISA DDA PUR DELTA AIR BAGGAGE FEE NEWARK * NJ	25.00
09/20	DEBIT CARD PURCHASE, *****04017405832, AUT 091817 VISA DDA PUR DELTA 17 PARAMUS * NJ	20.00
09/21	ELECTRONIC PMT-WEB, PREMIUM ASSIGNME INSUR.PMT. WEB INS PMT	226.13
09/21	DEBIT CARD PURCHASE, *****04017405832, AUT 092017 VISA DDA PUR SQ DOOR 204 GOSQ C WATFORD CITY * ND	61.49
09/21	DEBIT CARD PURCHASE, *****04017405832, AUT 091917 VISA DDA PUR DELTA AIR 006019242648 ATLANTA * GA	8.00
09/22	DEBIT CARD PURCHASE, *****04017405832, AUT 092117 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	16.02
09/27	DEBIT CARD PAYMENT, *****04017405832, AUT 092517 VISA DDA PUR ICP BADLANDS GYMNASTICS 763 7428789 * ND	120.00
09/29	DEBIT CARD PURCHASE, *****04017405832, AUT 092817 VISA DDA PUR SQ PIZZA PIE ON THE FLY WATFORD CITY * ND	36.37
09/29	DEBIT CARD PURCHASE, *****04017405832, AUT 092817 VISA DDA PUR SQ COMMON GROUNDS MAIN WATFORD CITY * ND	17.97
Subtotal:		5,388.69

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 6 of 7
Statement Period: Sep 01 2017-Sep 30 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/31	4,975.04	09/15	14,672.96
09/01	8,090.44	09/18	14,968.12
09/05	9,567.09	09/19	13,687.28
09/06	11,555.16	09/20	13,100.92
09/07	13,527.76	09/21	12,805.30
09/08	15,103.26	09/22	12,789.28
09/11	13,562.53	09/26	15,589.28
09/12	13,519.97	09/27	15,469.28
09/13	13,076.00	09/29	15,414.94
09/14	12,990.61		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender 



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 7 of 7
Statement Period: Sep 01 2017-Sep 30 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DIANNA GUADAGNINO 09-17 DIP CASE 17-12951 RG 287 COMMUNIPAW AVE JERSEY CITY, NJ 07304		130 9/15/17 1516/212 019
Pay to the Order of	KEVIN S. SINGH	\$1,250.00
Twelve hundred and fifty \$		
TD Bank America's Most Convenient Bank®		
010312013601 4340580334		0130

#130 09/19 \$1,250.00